

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**
Serial No : **09/611,905**
Filed : **July 7, 2000**
For : **Method and System to Create and Distribute Excess Funds From
Consumer Spending Transactions**
Docket : **EPC-8C**
Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**
Examiner : **Dr. Geoffrey Akers, P.E. (Tel 703-306-5844)**

Hon. Commissioner of Patents & Trademarks
Washington D. C. 20231

SECOND PRELIMINARY AMENDMENT AFTER RCE

Sir:

Prior to an office action after the 6-13-03 RCE and supplemental to the 6-13-03 response to the November 12, 2002 Office Action, and supplemental to the December 19, 2003 preliminary amendment, please amend the claims in accordance with attached sheets.

REMARKS

Claims 1 to 5, 15 to 66 are now in the application claims 54 to 66 have been added. Claims 1 to 5 and 15 to 35 are believed to be patentable for the reasons set forth in the 6-13-03 parent amendment, and claims 36 to 53 are believed to be patentable for the reasons stated in the 12-19-03 amendment.